



Broker Brief

PROPERTY & CASUALTY

A Guide to Cyber Risks for Boards of Directors

Simply put, every organization that stores or handles data is at risk of a cyberattack. As technology advances, companies are collecting, storing and transferring more personal information about their customers and employees than ever before. Not only does this put a target on many organizations' backs, but it also means that just one breach can affect thousands—or even millions—of individuals.

Many wrongly assume that IT departments are solely responsible for managing data risks and ensuring cybersecurity within their respective organizations. In order for businesses to protect themselves, management must also play an active role. Involvement from leadership not only improves cybersecurity, but also reduces liability exposures for directors and officers. When cyberattacks occur, lawsuits against directors and officers often follow. Specifically, stakeholders affected by a cyberattack may allege that the impacted organization's senior leadership team failed to adequately address cybersecurity threats or establish a plan for responding to an attack.

To reduce the likelihood of such claims, it's imperative for your clients' senior leadership teams to be actively involved in monitoring their unique cyber risks. That's where our new resource—A Guide to Cyber Risks for Boards of Directors—can help.

This guide is designed to help board members and senior leaders of an organization plan for and respond to cyber incidents. Using this resource, clients can better understand how to integrate cyber risks into their boards' objectives, grow their cyber expertise, assess their organizations' cyber risks and implement cybersecurity measures.

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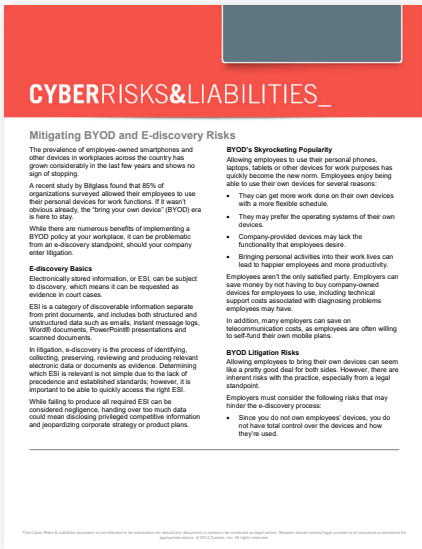
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Smart Content Delivery

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Trending P&C Content from September

Cyber Liability: Mitigating BYOD and E-discovery Risks



Subject: Mitigating BYOD and E-discovery Risks

Body:

“According to a recent study, 85% of organizations surveyed allow their employees to use personal devices for work functions. If it wasn’t obvious already, the “bring your own device” (BYOD) era is here to stay. While there are numerous benefits of implementing a BYOD policy at your workplace, it can be problematic from an e-discovery standpoint, should your company enter litigation and a court requests access to electronically stored information. If you have a BYOD policy at your workplace, or are planning to implement one, check out this Cyber Liability piece to learn ways to make the policy e-discovery friendly.”

Work Comp Insights - Disciplining or Terminating Employees With Open Workers’ Compensation Claims



Subject: Disciplining or Terminating Employees With Open Workers’ Compensation Claims

Body:

“Can an employer discipline or terminate an employee who has an open workers’ compensation claim? This is a common question that many employers ask. The answer depends on the state the company is located in, why the employee is being disciplined or terminated and the nature of the workers’ compensation claim. Review this article to learn more about when an employer can discipline or terminate employees with open workers’ compensation claims.”

Fall Safe Driving Tips Infographic



Subject: 6 Hazards to Watch for When Driving This Fall

Body:

“When it comes to safe driving, the transition to a different season can bring about new road hazards. Drivers need to be aware of these hazards if they are to avoid accidents. In particular, the fall season can be unpredictable. Concerns related to driving through leaves, in the dark, on frosty or damp surfaces, or in areas with active wildlife all have the potential to lead to a crash. Thankfully, most accidents can be prevented through cautious, defensive driving. To learn more about fall-related driving hazards, check out this infographic.”

Trending P&C Content by Segment

Looking to stay up to speed on content specific to your business?
Review our trending content, which is broken down by business segment, below.



**Risk Management
and Loss Control**



**Employee Safety
Communications**



**Commercial
Insurance Coverage**



**State and Federal
Compliance**



Personal Lines